

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT**

In re:

Hala Rkain

Debtor(s)

Case No. 20-44071-MLO

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

David Wm. Ruskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/18/2020.
- 2) The plan was confirmed on 10/23/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/22/2024.
- 6) Number of months from filing or conversion to last payment: 48.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,535.19.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**UST Form 101-13-FR-S (09/01/2009)**

**Receipts:**

Total paid by or on behalf of the debtor	\$35,752.80
Less amount refunded to debtor	\$1,068.00

<b>NET RECEIPTS:</b>	<b>\$34,684.80</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$6,737.08
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,086.14
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$9,823.22</b>
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Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
19TH DISTRICT COURT	Unsecured	0.00	NA	NA	0.00	0.00
19TH DISTRICT COURT	Unsecured	0.00	NA	NA	0.00	0.00
20TH DISTRICT COURT	Unsecured	0.00	NA	NA	0.00	0.00
ACAR LEASING LTD DBA GM FINANCIAL	Unsecured	18,576.00	18,576.84	18,576.84	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	18,563.00	18,563.33	18,563.33	0.00	0.00
BANK OF AMERICA	Unsecured	4,162.00	4,162.02	4,162.02	0.00	0.00
BUREAU INVESTMENT GROUP PORTFOLIO	Unsecured	840.00	840.74	840.74	0.00	0.00
CAPITAL ONE BANK USA NA	Unsecured	0.00	NA	NA	0.00	0.00
COMERICA BANK	Unsecured	0.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING	Unsecured	130.00	NA	NA	0.00	0.00
CREDIT ONE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
DAVID J CANINE	Unsecured	0.00	NA	NA	0.00	0.00
DELTA ONE MANAGEMENT LLC	Secured	0.00	0.00	0.00	0.00	0.00
DEPARTMENT STORES NATIONAL BANK	Unsecured	3,541.00	3,541.40	3,541.40	0.00	0.00
DISCOVER BANK	Unsecured	0.00	12,001.43	12,001.43	0.00	0.00
DISCOVER FIN SVCS LLC	Unsecured	12,001.00	NA	NA	0.00	0.00
DISCOVER PERSONAL LOANS	Unsecured	14,000.00	9,942.24	9,942.24	0.00	0.00
EDFINANCIAL ON BEHALF OF US DEBTORS	Unsecured	0.00	NA	NA	0.00	0.00
GLOBAL PAYMENTS CHECK SERVICES INC	Unsecured	900.00	NA	NA	0.00	0.00
GLOBAL PAYMENTS CHECK SERVICES INC	Unsecured	900.00	NA	NA	0.00	0.00
HUNTINGTON BANKS	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	12,885.00	22,420.03	22,420.03	20,949.09	0.00
INTERNAL REVENUE SERVICE	Unsecured	2,335.00	1,784.42	1,784.42	0.00	0.00
JPMCB CARD	Unsecured	4,446.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	4,600.00	4,446.36	4,446.36	0.00	0.00
LVNV FUNDING LLC	Unsecured	959.00	1,287.37	1,287.37	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	5,063.00	5,063.06	5,063.06	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	755.00	754.59	754.59	0.00	0.00
MIDWEST RECOVERY SYSTEMS	Unsecured	676.00	NA	NA	0.00	0.00
NATIONAL CREDIT SERVICES INC	Unsecured	0.00	NA	NA	0.00	0.00

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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NEIMAN MARCUS	Unsecured	3,000.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,143.00	6,142.62	6,142.62	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	676.00	676.45	676.45	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	4,000.00	5,163.84	5,163.84	0.00	0.00
SAKS FIFTH AVENUE	Unsecured	4,000.00	NA	NA	0.00	0.00
STATE FARM	Unsecured	0.00	NA	NA	0.00	0.00
STATE OF MICHIGAN CD	Priority	7,400.00	9,633.59	9,633.59	3,912.49	0.00
STATE OF MICHIGAN CD	Unsecured	760.00	1,564.75	1,564.75	0.00	0.00
SUNRISE CREDIT SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
TBOM/MILESTONE	Unsecured	0.00	NA	NA	0.00	0.00
THE BUREAUS, INC.	Unsecured	0.00	NA	NA	0.00	0.00
THE HUNTINGTON NATIONAL BANK	Unsecured	NA	448.74	448.74	0.00	0.00
U S BANK NA DBA ELAN FINANCIAL	Unsecured	6,440.00	5,623.72	5,623.72	0.00	0.00
UNITED COLLECTION BUREAU	Unsecured	0.00	NA	NA	0.00	0.00
US ATTORNEY	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED/GSL/ATL	Unsecured	17,505.00	NA	NA	0.00	0.00
US DEPT OF ED/GSL/ATL	Unsecured	11,831.00	NA	NA	0.00	0.00
WELTMAN WEINBERG & REIS	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$32,053.62	\$24,861.58	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$32,053.62</b>	<b>\$24,861.58</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$100,583.92</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$9,823.22</u>
Disbursements to Creditors	<u>\$24,861.58</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$34,684.80</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/23/2024

By: /s/ David Wm. Ruskin

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.